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ABSTRACT

A study was done (1) to delineate the parameters of economic education and consumer education and develop a tool (model) which can be used to assess the focus and content of the two fields at the kindergarten through twelfth grade (K-12) levels and (2) to assess the model by comparison with the content of teacher and student resources used in developing K-12 economic and consumer education courses or training teachers for these courses. A model drafted by the project staff was submitted to a panel of experts for review and comment three times. These efforts yielded a model that identifies concepts appropriate to the subjects of economic education and consumer education individually and those common to both subjects. The three categories of concepts identified as most significant are resources, markets, and contemporary social issues. An assessment of printed teacher and student resource materials revealed that the model identifies a large number of consumer education concepts which are interfaced with economic education, but that this interface is not recognized in the resources. The conclusions drawn regarding the assessment of resource materials cover the impact on program development, variation among levels, supplementary printed items, treatment of issues, impact on adult functional competence, and most necessary concepts. (EM)

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CONSUMER AND ECONOMIC EDUCATION, K-12:

A COMPARATIVE ANALYSIS

Prepared for the

U.S. Office of Education

Office of Consumers' Education

by

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Introduction

The complexity of decisions facing consumers today reinforces the need for a cadre of trained, alert, and responsive citizens, each prepared to analyze current issues, identify and interpret relevant information, and make reasoned judgements in line with his/her own goals and the goals of society. The present level of preparedness of American adults is far from adequate to meet these needs, however. In a recent study of adult functional competency, the greatest deficiency was in the area of consumer economics. Less than thirty percent of adults with eighth grade education or less, and less than thirty-eight percent of adults with secondary education could cope with the basic subject matter. The remainder were functionally inadequate in all aspects of the subject. The report states that, "translated into population figures, some 34.7 million adult Americans function with difficulty and an additional 39 million are functional (but not proficient) in coping with basic requirements that are related to Consumer Economics."[1] The study concluded that more training and instruction is needed in order for all adults to become fully proficient in consumer economics. The curricula suggested by the competency report is not clearly defined.

The content areas evaluated were combinations of concepts normally covered in secondary courses in economics, consumer education, and consumer economics; as well as the traditional curricula such as home economics, business, social studies, and mathematics.[2]

This confusion in definition of consumer education content is not a new problem faced by elementary and secondary curricula developers. An analysis of course content as it existed in 1934 revealed that similar confusion and overlap existed at that time, and the researcher suggested greater specification of content division and areas of interdisciplinary coverage.[3] His suggestions have gone unheeded for over 40 years, while the muddled state of the content has become a tradition.

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[1]Charles R. Kelso, Adult Functional Competency: A Summary (Austin: University of Texas, 1975), p. 6.

[2]Joseph N. Uhl, et al., Survey and Evaluation of Consumer Education Programs in the United States, Vol. I: Survey and Evaluation of Institutional and Secondary School Consumer Education Programs (Washington, D.C.: U.S. Department of Health, Education, and Welfare, 1970).

[3]Leonard V. Koos, "Consumer Education in the Secondary Schools", School Review (42:10, December 1934), pp. 737-750.

The situation is complicated further by state legislatures as they mandate or encourage inclusion of consumer education and economic education. One recent count by the Joint Council on Economic Education revealed that thirteen states have some legal requirement for public school curriculum studies pertaining to some aspect of economics.[4] Another study found that twenty-seven states have legislative mandates or Resolutions urging the teaching of consumer education.[5] There is little consistency or common language among mandated programs and much overlap and repetition between those for the two subjects. For example, the term "economic literacy" is mentioned in both consumer education and economic education mandates when subjects are mentioned as separate entities.[6]

In a move toward alleviating some of the problems resulting from this lack of clarity, this research was designed to achieve two objectives:

1) delineate the parameters of economic education and consumer education and develop a tool (model) which can be used to assess the focus and content of the two fields at the kindergarten through twelfth grade (K-12) level; and

2) assess the model by comparison to the content of educator and student resources used in the development of economic and consumer education courses or in the training of teachers for those courses at the K-12 level.

Objective 1. Development of the Model

In order to achieve the first purpose of the study, project staff developed a draft model comprised of concepts commonly found in economic education, consumer education, finance, personal economics, or consumer economics curricula. The draft was submitted to a panel for review and comment. The model[7] was reviewed at several intervals in an attempt to achieve a high level of consensus on the part of the panel.

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[4]Final Evaluation: Survey on Mandated Courses in Economics (New York: Joint Council on Economic Education, 1975).

[5]Ronald L. Smith, Consumer Education in the States: A Report of the Task Force on Consumer Education (Denver, Co.: Education Commission of the States, 1970), pp. 1-4.

[6]Final Evaluation: Survey on Mandated Courses in Economics (New York: Joint Council on Economic Education, 1975).

[7]In the remainder of this paper, "the model" will refer to the total body of concepts and not to sub-groups within that body.

The panel. If the examination of the two academic subjects was to be of value in curriculum planning and policy, it was necessary that the examination reflect the perspectives and viewpoints of all groups with an interest in such a study. Accordingly, a panel of reviewers was assembled. The panel consisted of nationally recognized representatives of:

1) the economic interests of labor
2) the economic interests of business
3) economic educators
4) consumer economists
5) consumer activists
6) family life educators and
7) education administrators

Appendix A provides biographical data for each member of the panel.

The model. A preliminary scope and sequence model was developed listing those content areas (concepts) appropriate for economic and/or consumer education at the levels of kindergarten through grade twelve. Descriptive phrases were included to eliminate ambiguities about the orientation intended.[8] Appendix B contains the complete model as it evolved, with descriptive phrases to accompany the concepts.

Working definitions used in the development of the preliminary model follow:

> Economics--the study of how individuals and society choose to employ scarce resources to produce goods and services over time and distribute them for consumption among various people and groups to satisfy wants.
>
> Economic Education--instruction in the facts, concepts, principles, theories, issues, and problems of economics. It should provide the student with an objective, non-political set of analytical tools which can be applied to current economic issues both at a personal and a societal level.
>
> Consumer Education--an effort to prepare persons for participation in the marketplace by imparting the understandings, attitudes, and skills which will enable them to make rational and intelligent consumer decisions in light of their personal values, their recognition of marketplace alternatives, and social, economic, and ecological considerations. (U.S. Office of Education)

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[8]Throughout the model, concepts and descriptors were expressed in the terminology used by professionals in the field. No attempt was made to define those terms, except as descriptive phrases were used. Readers not familiar with the meanings of the terms may find it helpful to refer to textbooks for assistance.

The review process. Panel members received the draft model and reviewed it three times in an effort to produce a final model which reflected consensus as to the content to be included in economic education, in consumer education, and in the area of interface between the two subjects.

During each review, a panel member could suggest additions, deletions, or changes in format, emphasis or orientation. In addition to these general reactions, the panel completed specific tasks aimed at achieving consensus.

In the first review, each panel member responded to each concept by indicating whether that concept was appropriate to economic education, consumer education, the interface, or whether the concept should be excluded from these subjects at the K-12 level. The panel reached consensus[9] on the placement[10] of over fifteen percent of the concepts and near consensus[11] on the placement of an additional thirty percent during this review.

Many concepts were placed in the interface, but comments implied that a concept was not necessarily equally valued for consumer education and economic education. To explore this implication further, a depth-of-coverage scale[12] was added for the second review. Reviewers indicated desired depth-of-coverage for consumer education and for economic education. If the panel placed a concept in only one subject in the first review and, during the second review, a panel member indicated that the concept should receive some coverage in both subjects (the interface), that panel member was required to explain his/her reasoning.

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[9]Consensus was inferred in instances in which all reviewers agreed that a concept should be placed in consumer education, that a concept should be placed in economic education, or that a concept should be placed in both subjects.

[10]Placement refers to the panel's decision that a concept was appropriate to consumer education, economic education, or both. If both, the concept was placed in the interface.

[11]Near consensus was inferred in instances in which most reviewers agreed that a concept was appropriate to one of the subjects only and no reviewer felt it was appropriate to the other subject only.

[12]The depth-of-coverage scale permitted reviewers to indicate whether each concept should be mentioned only, should receive minor coverage to show relationships to other concepts, or should receive major coverage. By selecting none of the three alternatives, the reviewer indicated that the concept should not be included.

In the second review, the panel achieved consensus on the placement of a total of almost twenty-five percent of the concepts. A majority opinion[13] was evident on an additional twenty-one percent of the concepts, for a total of almost forty-six percent.

A third review was designed to permit feedback and interaction among the panel and to refine the depth-of-coverage assessments. The third model reflected all suggested changes and the scale indicated the degree to which the panel had achieved agreement after two reviews. All minority opinions from the second review were reported, to allow panel members to consider different viewpoints. Panel members were required to give explanations in this final instance if their opinion of depth-of-coverage differed from the second review majority opinion for each concept in each subject.

In the final review, the panel achieved consensus on the placement of almost one-fourth of the concepts. Appreciable agreement was evident on placement of the remaining three-fourths.

Few concepts[14] were eliminated from the model during the reviews. Inasmuch as the panel was identifying concepts appropriate at the K-12 level, some concepts were considered inappropriate for that level and were excluded from the model. Concepts eliminated for that reason were, under "Consumer Decision Process": "level of consumption", "standard of consumption", "level of living", "standard of living", "diminishing marginal utility", and "division of labor/comparative advantage"; under "Consumer Resource Management": "household production"; and under "Production": "marginal cost, marginal revenue, and marginal costs equal marginal revenue".

The panel exhibited a propensity to include many concepts in the interface, although several commented that this was probably not possible in most educational programs. With practical curricular limitations in mind, a task was developed for the final review, whereby each reviewer voted the fifteen concepts most necessary in economic education and the fifteen concepts most necessary in consumer education. Of the one hundred eight concepts available for voting, seventy-three received at least one vote. Those concepts receiving a vote are indicated in Appendix B.

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[13]A majority opinion was inferred if at least four panel members agreed.

[14]When referring to the separate segments of the model, each concept will be identified by small case type, while categories of concepts will have first letters capitalized. Readers may find it helpful to refer to Diagram B, page 9, for an orientation to the content of the model.

Votes from all panel members were combined to indicate the five most necessary concepts in economic education and the five most necessary concepts in consumer education. The five most necessary concepts for economic education programs, with their categories, in descending order, were:

1) "factors of production" under "Resources",
2) "markets as settings" under "Markets",
3) "prices as resource allocators" under "Markets",
4) "U.S. economy as mixed" under "Markets", and
5) "the market system" under "Markets".

It is interesting to note that the most necessary concepts for an economic education program are interface concepts rather than economic education concepts. Four of the five concepts are from the category "Markets", indicating the great importance given that category in economic thought and teaching.

The five most necessary concepts for a consumer education program, with their categories, in descending order, were:

1) "planning" under "Consumer Resource Management",
2) "consumer resources" under "Resources",
3) "borrowing" under "Consumer Resource Management",
4) "values" under "Consumer Decision Process", and
5) "goals" under "Consumer Decision Process".

Three of the five most necessary concepts for a consumer education program were interface concepts rather than consumer education concepts.

The resulting model. A model was developed to reflect the focus and content of economic education and consumer education and to specify the interrelatedness of the two fields. This model reflects the consensus or the majority opinion of the panel as to the placement of the concepts, as determined by the panel.

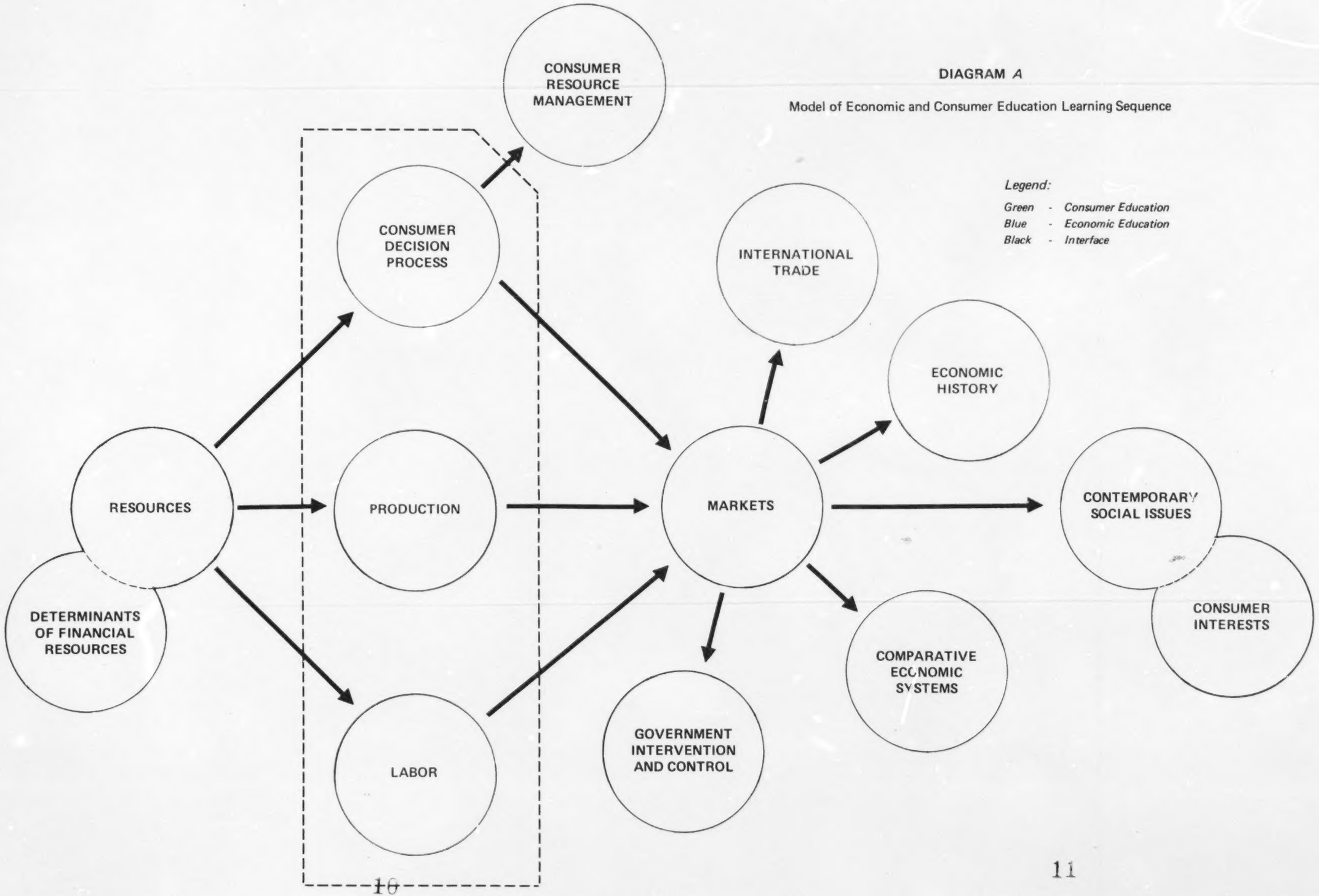
The placements are shown schematically in Diagram A. Concept categories shown are those used throughout the review process. Categories appearing in color are those in which most concepts were placed in economic education or in consumer education. The uncolored categories are those in which most concepts were placed in the interface.

Categories are arranged in Diagram A to illustrate the learning sequence necessary to implement the model: The diagram is not an attempt to show how various categories impact upon one another.

The study of both consumer and economic education begins with identification of resources which limit the ability of producers

DIAGRAM *A*

Model of Economic and Consumer Education Learning Sequence



Legend:

Green - Consumer Education
Blue - Economic Education
Black - Interface

and consumers to manage affairs to achieve their goals. The extent of ownership of the resources determines the level of income available to producers and consumers. It is appropriate to examine the types of income that are generated through resource ownership.

The existence of limited resources and hence of limited income available from their sale or use, constrains the ability of consumers, producers or workers to achieve their goals. Consumer, producer and labor decisions are covered as objective-maximizing approaches to the use of scarce resources. Detailed study of the consumer decision process is appropriate in consumer education, while production and labor are relegated to economic education. It is obvious, however, that some understanding of the relationships among the three approaches is necessary in both subjects. A detailed examination of consumer resource management can and should follow the study of the consumer decision process, but is not crucial to an understanding of the remaining concepts.

Following the study of the decision-making of consumers, producers, and workers, consumer education and economic education interface with a study of markets. Markets are examined as institutions in which prices are determined, permitting exchange to occur between consumers and producers seeking to obtain the most satisfaction from resources. The model recommends examination of markets from a local, national, and international perspective.

For various reasons, all levels of government intervene directly in the operations of these markets: interventions are examined in the model. Indirectly, the federal government intervenes in markets by actions in pursuit of stable prices and employment for the entire economy. Such stabilization policies are manifest in the model through the inclusion of concepts of monetary and fiscal policy. Once specific policies are implemented they influence the abilities of individual consumers and producers to achieve their personal objectives. Accordingly, such individuals change their behavior in the markets in which they participate, and as a result, the stabilization policies are revealed as having had an impact. The model recommends exploration of similar concepts in alternative economic systems and for other time periods.

An ultimate objective of both economic and consumer education is a citizenry capable of analyzing contemporary social issues and developing individual and social policies to deal with them. The model ends with a section on contemporary social issues, the treatment of which requires an understanding of the previous concepts. The category dealing with consumer interests illustrates the development of one of the issues most germane to a study of economic and consumer education.

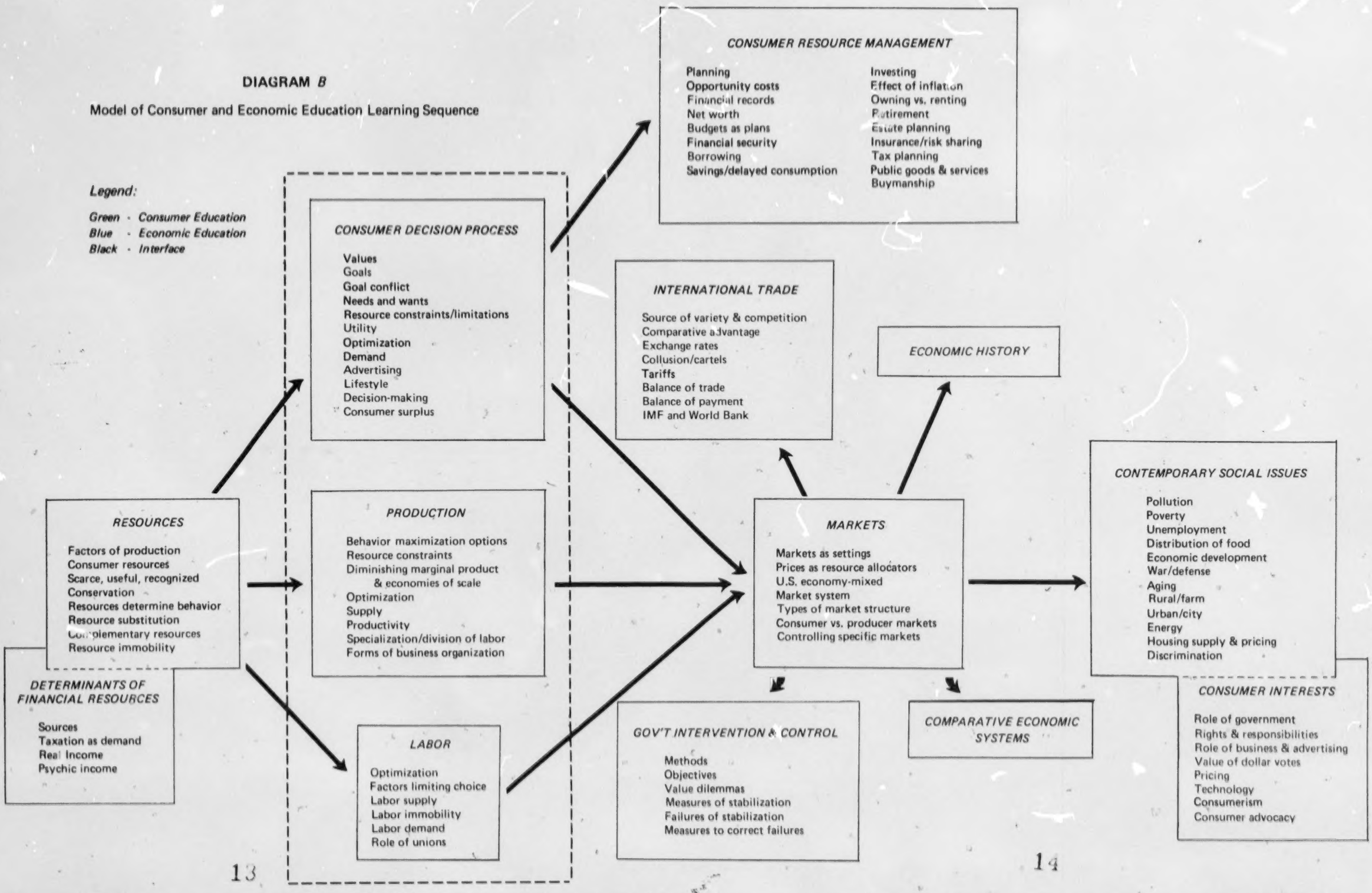
Diagram B affords a more detailed examination of the panel's placement of each concept and Appendix B contains the complete final model.

DIAGRAM *B*

Model of Consumer and Economic Education Learning Sequence

Legend:

Green - Consumer Education
Blue - Economic Education
Black - Interface



Objective 2. Assessment of the Model

In order to achieve the second purpose of the study, the staff assessed a sample of printed resources to determine which concepts were included in each piece of material and the level at which each was presented. Staff indicated whether each concept was mentioned or explained, and whether applications of the concept were given.

During the development of the model, no attempt was made to adhere to educational practice in division of concepts into the two subject areas. Indeed, it was hoped that the panel members would view their task as an opportunity to create a model to reflect need rather than practice. However, given that a great deal of thought has been expended in the evolution of current practice, it is beneficial to compare the model to present practice as one (and only one) means of assessment.

To determine the focus and content of the subject fields as they are presented to students, an examination was conducted of educator and student resources used in the development of economic and consumer education courses or in the training of teachers for those courses in kindergarten through grade twelve. Resources[15] collected included a representative sample of research task force reports, conference reports, position papers; textbooks, leaflets, or pamphlets; reference books; workbooks and teaching aids; and curriculum guides. The sample was restricted to those resources which were published or released during the period of 1967-1976. Sources of the resources were state and local education agencies, information depositories such as libraries, ERIC, the New Jersey Center for Consumer Education Services, the Michigan Consumer Education Center; consumer affairs and consumer protection offices; consumer interest groups; publishers; business interests, and trade and professional associations; federal government agencies; and cooperative extension services.

Curriculum guides were located through a variety of sources including ERIC; the library of the Maryland Center for Economic Education; the education library of the University of Maryland; the Bureau of Occupational and Adult Education, Office of Education; West Virginia's Guide to Free and Inexpensive Consumer Education Resources; and the files of the Office of Consumers' Education. In addition, each state which was known to have a mandate or Resolution for some form of economics was contacted by telephone to identify and request materials.

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[15] Throughout this report, the term resources refers to all the types mentioned above. The term materials refers to textbooks, workbooks, and reference books. The term guides refers to curriculum guides. The term printed items refers to all other types of resources.

In order to facilitate an analysis of the data from staff assessments, it was necessary to combine resources into groups possessing similar characteristics. Texts, workbooks, reference books, and teaching aids from publishers are generally appropriate for a particular educational level, such as elementary, secondary, or college. These materials were thus separated from all other materials and subdivided into five groups: elementary, secondary consumer education, secondary economic education, college consumer education, and college economic education. Curriculum guides intended for use in program development form another broad category of resources and were subdivided into three groups: elementary, secondary consumer education, and secondary economic education. The remaining resources were less clearly characterized by educational level. These research task force reports, conference reports, position papers, leaflets, and pamphlets were sub-divided into four groups according to source: consumer offices; Cooperative Extension Service; federal government; and businesses and business, trade, and professional associations.

The groups of resources were used for the purpose of comparison with the model.[16] The discussions follow a general pattern in which resources are compared to consumer education content, content of the interface, and economic education content. Resources are then compared to the most necessary concepts for consumer education and economic education.

Textbooks, workbooks, and reference books for student use at the elementary level. A perusal of publishers' catalogues indicated that few elementary texts were identified as intended for economic education or consumer education. In order to identify those texts and other materials which included the concepts, it was necessary to collect a broad range of elementary materials. From that collection, twenty-three pieces of material were analyzed, representing the range of available materials. For purposes of this comparison, elementary means kindergarten through grade six. Each individual piece of published material for elementary students covered only a few of the concepts included in the model. The cumulative sample of materials at the elementary level covered most of the concepts, with the exception of some "Consumer Resource Management" concepts, "Labor", and "Markets". "Contemporary Social Issues" received scattered coverage.

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[16] Throughout the discussion of the comparisons, consumer education refers to those concepts selected by the panel for inclusion in consumer education only; economic education, to those concepts for inclusion in economic education only; and the interface, to those concepts selected for both subjects. The model refers to the composite of consumer education, economic education, and the interface.

A few concepts were covered in roughly two-fifths of the pieces, and these tended to be interface concepts. These commonly covered concepts were: under "Resources", "factors of production"; under "Consumer Decision Process", "values", "goals", "needs and wants", and "advertising"; "buymanship" under "Consumer Resource Management"; and, within "Government Intervention and Control", "money as a medium of exchange".

The results of this analysis support findings from an earlier survey of elementary social studies textbooks.[17] With one exception ("Production"), the concepts covered by the texts in that survey were among the interface concepts in this model.

Texts, workbooks, and reference books at this level were very weak in coverage of the most necessary concepts. Very few materials covered the first three most necessary consumer education concepts, but approximately one-third of the materials covered "values" and "goals". Approximately one-third of the materials covered "factors of production", fewer covered "markets", "prices", and "U.S. economy as mixed", and none covered "market systems".

Elementary level curriculum guides. Twenty-one curriculum guides for the elementary level were examined. The sample included those for consumer and economic education. Patterns of coverage in guides for elementary courses paralleled that of the materials for student use. Notable exceptions were the added emphasis on "budgets", "borrowing", "saving", and "insurance"; on "supply"; and on "role of government".

The five most necessary consumer education concepts appeared in one-third of the consumer education guides. The most necessary economic education concepts appeared infrequently in economic education guides, with only "factors of production", "markets", and "prices" appearing in at least one-third.

Secondary consumer education textbooks, workbooks, and reference books. The model did not conform very closely to secondary consumer education materials. Unlike elementary level materials, most of the forty-five secondary level consumer education materials covered the consumer education concepts. Those consumer education concepts covered by less than one-third of the materials were: under "Consumer Decision Process", "utility", "lifestyles", "decision-making",

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[17] Donald Davison, John Kilgore, and Larry Sgontz; Economics in Social Studies Textbooks, Grades 1-6 (New York: Joint Council on Economic Education, 1973).

and "consumer surplus"; under "Consumer Resource Management", "net worth", "owning vs. renting", "retirement", "estate planning", and "tax planning"; and most "Consumer Interests" concepts. Unlike materials for the elementary level, secondary consumer education materials were noticeably lacking in coverage of interface concepts. These materials gave very little attention to "Resources", "Markets", "Government Intervention and Control", and "Contemporary Social Issues". The economic education concepts were absent from these materials almost completely.

The most necessary consumer education concepts were well covered, with the exception of "consumer resources" which was included in less than one-third of the materials. The most necessary economic education concepts were infrequently covered by these materials.

Secondary economic education textbooks, workbooks, and reference books. The model compared very favorably with the thirty-eight pieces of material examined for high school economics education. Economic education categories, with the exception of "Labor" and "Economic History", were covered by most texts. "Labor supply", "labor demand", and "role of unions" were the only "Labor" concepts to appear consistently. Interface categories were covered more consistently by economic education materials than by consumer education materials. Consumer education concepts received only scattered coverage.

"Goals" was the only most necessary consumer education concept to appear in as many as one-third of the materials. All most necessary economic education concepts were covered by at least one-third of these materials.

College consumer education textbooks, workbooks, and reference books. The coverage of concepts by college materials was very similar to that by secondary consumer education materials. Concepts appropriate only to consumer education were covered by most materials, but, again, "lifestyles", "consumer surplus", "net worth", "owning vs. renting", "retirement", "estate planning", and "tax planning" were covered by very few. "Consumer Interests" also received relatively little coverage. Of the interface categories, only "Resources" and "Determinants of Financial Resources" were covered, and these were generally included in only a few of the thirty-one materials examined. College consumer education materials did not include the economic education concepts.

Most necessary consumer education concepts were covered in about two-fifths of the materials, with the exception of "consumer resources", which received little coverage. Most necessary economic education concepts were rarely covered in these materials.

College economic education textbooks, workbooks, and reference books. The college level materials were very similar in coverage to the secondary materials for economic education. "Economic History" and "optimization" under "Labor" were the only economic education concepts not included by most texts. Most interface concepts were included in most texts, but "Contemporary Social Issues" received relatively little coverage. Of the consumer education concepts, "Consumer Decision Process" concepts were partially covered.

Of the most necessary consumer education concepts, only "values" and "goals" were covered by at least one-half of the materials. All the most necessary economic education concepts were covered in at least one-half of the materials, and some were covered in all the materials.

Consumer education curriculum guides. Thirty-eight guides for K-12 are included in this group. There is, therefore, some duplication of data with the group of guides for the elementary level, as elementary components were separated out for that analysis. Consumer education guides covered most consumer education concepts from the model, although there was relatively little coverage of "utility", "net worth", "retirement", "estate planning", and "tax planning". Also, within the category of "Consumer Interests", several concepts received little coverage. Interface concepts were not well represented in consumer education guides. Economic education concepts generally were not included.

All the most necessary consumer education concepts were covered in about one-half of the guides, but the most necessary economic education concepts appeared infrequently.

Seventeen guides prepared for programs funded by the Vocational Education Amendments of 1968, Part F, Consumer and Homemaking Education, were compared to the other twenty-one guides to establish whether differences existed. Coverage was almost identical for all concepts in the model.

Economic education curriculum guides. Nineteen guides for K-12 are included in this group. There is some duplication of data with the group of guides for the elementary level. Coverage in economic education guides was less than adequate to cover the economic education categories from the model. The only economic education concepts commonly covered under "Production" were "supply", "productivity", and "specialization". Under "Labor", only "labor demand" and "role of unions" appeared frequently; and "types of market structure" was frequently covered under "Markets". Under "International Trade", the only economic education concepts commonly covered were "comparative advantage", "exchange rates", and "balance of payments". "Economic History" was not covered, except in one instance. The interface categories appeared frequently in economic

education guides, with the exception of "Contemporary Social Issues". In most instances, consumer education concepts were excluded, with the exception of "advertising" and "decision-making" under "Consumer Decision Process"; and "opportunity costs" and "budgets" under "Consumer Resource Management". Economic education curriculum guides do not provide for consumer education, even in the most likely area of personal economics.

The most necessary consumer education concepts were rarely covered, but all the most necessary economic education concepts appeared in approximately one-half of the guides.

Reports, leaflets, and pamphlets from consumer offices. In order to obtain a representative sample of the various printed items from consumer offices, printed items were requested from seventeen state or local consumer education offices; twenty-five non-litigating consumer protection offices; twenty-six litigating consumer protection offices (attorneys general and district attorneys); fourteen consumer councils; one legal aid office; four community action agencies; seven consumer protection offices within Governors' offices; two Public Interest Research Groups; and fourteen other offices. At least one consumer office in each state and territory was contacted.

Twenty-one offices responded with printed items and were included in this sample. The majority of the printed items were explanatory and covered the interface concept, "role of government"; and several considered the consumer education concepts of "rights and responsibilities", "redress", and "expressing satisfaction and dissatisfaction". In addition, some consumer education concepts, such as "borrowing", "insurance", and "buymanship" were covered by several printed items. "Advertising" and "energy", both interface concepts, were mentioned by a very few printed items, but economic education concepts were totally excluded. For the most part, the printed items were limited in scope, but would provide the localized, up-to-date information needed to supplement texts.

The only most necessary concepts covered by the printed items were "borrowing" and "values", and these were rarely covered.

Cooperative Extension Service publications. Collectively, extension publications cover almost all the consumer education categories, although there is less thorough coverage of "Consumer Interests". These printed items also cover most of the concepts under "Resources" and "Determinants of Resources", both of which are interface categories. Cooperative extension service publications excluded all concepts appropriate to economic education.

Federal government publications. Most federal agencies produce printed items which, though not directed at the K-12 audience, are used to supplement text offerings at the secondary level or as reference for educators. Federal agency publications are, individually, limited in scope. Taken collectively, they supply coverage of concepts ranging throughout the model. Most common areas covered are the consumer education categories such as "Consumer Interests" (with emphasis on "role of government") and "Consumer Resource Management" (with emphasis on "buymanship"). Government publications covering economic education concepts are available, but rare. Although several government agencies produce printed items appropriate for "economics" courses, the content usually corresponds to the interface concepts in this model.

The most necessary concepts were each covered in at least one printed item, but no concept was covered frequently.

Printed items from businesses and business, trade, and professional associations. Printed items from these special interest groups concentrated on concepts of "Consumer Resource Management", particularly "budgets" and "borrowing". Other consumer education categories were seldom covered. The interface concepts were very rarely included. Of the economic education categories, only "Production" and "Labor" were covered, and coverage was not common for even those areas.

The most necessary concepts were each covered in at least one piece of material, but none of the concepts were covered frequently.

The comparison of the concepts in the model to concepts included in the collected resources yielded clear patterns. Generally speaking, only interface concepts were covered in elementary level resources. Interface concepts were virtually excluded from consumer education resources at the secondary and college levels, which covered only consumer education concepts. Economic education materials covered interface and economic education concepts, but excluded consumer education concepts. Results of this comparison indicate that there is no single resource which includes all concepts from the model.

Conclusions

Efforts to delineate the parameters of economic education and consumer education yielded a model which indicates the concepts appropriate to each of those subjects individually. The model also identifies concepts which are common to both subjects and therefore represent the interface. The total model represents the meshing of the three components into a K-12 program of study. The three most significant categories are "Resources", "Markets", and "Contemporary Social Issues". "Resources" mark the beginning point of understanding. "Markets" serves as the central category which brings consumer education and economic education together after some digression. An understanding of "Contemporary Social Issues" is the ultimate goal of both consumer education and economic education.

The panel's view of consumer education differs markedly from that of writers of textbooks, workbooks, reference books, and other resources. The model identifies a large number of concepts which are interfaced with economic education, but this interface is not recognized in the resources. The resources present consumer education very clearly as a practical individual application of the theory of economics with an emphasis on the marketplace. The model, in contrast, perceives a strong common theoretical base to both subjects at the K-12 level, to which consumer education adds individual consumer applications and economic education adds producer and worker applications.

Impact on program development. Classroom teachers rely on several inputs for guidance in developing an educational program. Probably the most frequently used inputs are curriculum guides and published texts. Consumer education and economic education are taught by persons who have received relatively little training in the subject matter which they are attempting to present to students. Under such conditions, dependence on guides and texts is likely to increase, with dominant influence exerted by the texts. It is extremely difficult for a teacher to present concepts which are unfamiliar, or at most, vaguely known to them, and which are absent from the texts which students will be using. If teachers continue to rely on these sources for guidance in K-12 program planning, and if guides and texts continue to view consumer education in the narrow context of "how-to", students will never receive the training envisioned by the panel.

At the secondary and college levels, guides and materials for economic education are much more closely allied to the model's view of that subject. Teachers of economic education at the K-12 levels, if they had taken a college level introductory economics course, would have received some training in the broad range of concepts appropriate to economic education. Further, they would have relatively little difficulty in locating materials for student use which comply with the model.

Variation among levels. The variation between consumer and economic education occurs only in the materials at the secondary and college levels. At the elementary level, most materials are not designated as belonging to economic education or consumer education. The materials at this level cover those concepts which are "economic" by nature but which are interface concepts in the model. Perhaps because it is customary for those concepts to be covered almost exclusively in economic education at the secondary and college levels, the teaching of the concepts at the elementary level is considered to be the teaching of "economics". This is not the case, as the model points out. What is taught at the elementary level is not "economics"; rather it is the interface of economic education and consumer education, and is not appropriately labeled as either subject exclusively. Recognition of the fact does not change elementary teaching, but may be a step toward altering the nature of secondary and college level consumer education to stress the concepts necessary to both subjects.

There is little difference between secondary and college level materials in respect to the concepts covered. Training received in college consumer education courses is likely to be as confined as that at the secondary level. Economic education is somewhat broader at both the secondary and college levels, but both exclude coverage of "issues". Such practices perpetuate current patterns of teaching, a point frequently made about other subject areas. There are, of course, other purposes to be achieved in a college program. This study is concerned only with preparation of teachers for the K-12 levels, and all comments are directed to that single purpose. Comments should not be interpreted as criticism of the ability of a college program to achieve its other purposes.

Supplementary printed items. Secondary teachers of consumer education, desirous of updating factual materials and making their subject more interesting to students, can obtain printed items from local, state or federal government. These printed items will not increase the number of concepts covered nor provide the support needed for consumer education teachers to venture into the realm of theory which, according to the model, is an integral part of their subject.

Treatment of issues. "Contemporary Social Issues", a category essential to the model, was excluded from materials designed for consumer education and from those for economic education. Many of the issues were voted most necessary for one or both of the subjects. Without texts to cover these concepts, without supplementary pamphlets, booklets, or other resources to fill the gap, and without curriculum guides to stimulate an analysis of contemporary issues, it is unlikely that teachers will include this category of concepts in their courses.

The working definition of economic education used in this study specified that students should obtain a "set of analytical tools which can be applied to current economic issues at both a personal and a societal level." Based on coverage of "Contemporary Social Issues" in the resources examined, students will receive information on only a few societal issues and will gain experience in applying even fewer. It is doubtful that economic education will be able to meet its objective with the resources which are currently available.

The working definition of consumer education specifies an understanding of "social, economic, and ecological considerations". Based on coverage of "Contemporary Social Issues" and "Consumer Interests" in the resources examined, there is little possibility that students will achieve the prescribed understandings. Ecological and citizenship aspects of "Consumer Interests" are seldom covered, and other social issues appear only infrequently. Applications are given for some concepts, but the number is inadequate to comply with the definition.

Impact on adult functional competence. The interface concepts, which appear frequently at the elementary levels, should provide a sound theoretical base upon which secondary education can build. In addition, however, elementary education should meet the needs of those students who do not continue into high school. The adult functional competency study found that the adults who function with greatest difficulty tended to be those with eight years of schooling or less.[19] The examination of resources for the elementary level, conducted during the present study, suggests that students are not being exposed to those concepts which would increase competencies. Only at the secondary level are these materials designed to improve competencies in what the previous study termed consumer economics. The competencies which were grouped under this title are among those concepts included in the model as consumer education. In order to improve levels of competence of adult Americans, it is necessary that they be trained in consumer education. This study indicates that it is unlikely that students are receiving this training prior to the secondary level.

Most necessary concepts. A relatively low level of agreement was evidenced on the most necessary concepts for consumer

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[19]Charles R. Kelso, Adult Functional Competency: A Summary (Austin: University of Texas, 1975), p. 5.

education, compared to those for economic education. For instance, five of the seven panel members felt that "factors of production" was the most necessary concept for economic education, and another member voted for it as one of the fifteen most necessary concepts. In comparison, "planning", the concept receiving the most votes for consumer education, received large numbers of votes from five panel members, but the remaining two panel members did not give it any votes. Similarly, "consumer resources", the second most necessary concept in consumer education, received large numbers of votes from four panel members, but no votes from the remaining three members.

An explanation for this difference in selection of most necessary concepts may be revealed by an analysis of the methodology used in the study and of the nature of the subjects and the composition of the panel. Economics as a field of study is well-defined at the college level. Texts and curriculum guides are consistent and agree closely with the subject as defined by the model. Panel members may be adapting their previously held view to the K-12 level, but retaining a clear vision of the subject itself. Consumer education, in comparison, is lacking in definition at all levels. The low levels of agreement evidenced during the first review are indicative of the diverse perspectives of panel members. Through the three reviews, with feedback of minority opinions, the panel was able to modify its original responses and achieve a relatively high level of agreement on content in line with the variety of perspectives involved. When asked to select the concepts most necessary to consumer education, each panel member made his/her selection in accord with his/her own perspective. Had they been afforded the opportunity to interact on this issue, greater agreement would probably have resulted.

Implications

The scope and sequence model is presented here as one approach to clarification of the focus and content of economic and consumer education. Review and reaction from a large and diverse population of professionals will still be necessary before the model can stand with authority as a guide to future directions in education. At present, this model is primarily a reaction instrument for use with educators through seminars, conferences and other communication mechanisms. With sufficient input from future reactors, the model, as modified through discussion and exchange, should emerge as a clarification and delineation of the two subjects at the K-12 level and as a tool for giving direction to programs, where necessary, to reflect the importance of the concepts presented.

If the model emerges from a further reaction process in essentially its present form, several obstructions will impede its use in educational programs. These barriers are not formidable, but could be fatal to successful implementation. Most notable among the barriers are the dispersion of materials, the piecemeal coverage of concepts by the available material, and the dearth of materials for special audiences or emerging priorities.

Dispersion of materials. Although materials for educator and student use are available to cover most of the concepts in the model, a program developer would, of necessity, expend much time and effort in the search for and evaluation of these materials, especially for courses in consumer education. A cross-referencing of the content of materials to the concepts in the model would speed this search significantly. If major pieces of materials only were included in the cross-reference, educators could see, quickly, which materials are available to them and what gaps exist. Given that no course is likely to cover concepts exactly as set forth in the model, the cross-reference would assist course planners in selecting texts and other materials affording the most thorough coverage of the particular concepts selected for that course.

A resource center, building on the cross-reference but going several steps beyond, would facilitate the teaching of consumer education and aid in clarification of the field. Such a center would serve as a clearinghouse for materials not commercially available, for information on successful programs, for curriculum guides and for evaluation instruments. The center would provide training and technical assistance in implementation of programs. In addition, a nationally known center could provide the impetus for development of new materials to fill the present gaps.

Piecemeal coverage of concepts. New materials are needed for consumer education on those concepts which appeared in the model as the interface. Current consumer education materials at the secondary and college levels do not cover these concepts, supplementary materials are not available, and teachers of consumer education are unlikely to utilize economic education texts as a source for student use. The model as it emerges from further reaction, and not the model presented here, should serve as a guide in materials development.

In addition, both subjects lack resources to cover concepts in the model under "Contemporary Social Issues". These concepts were occasionally present in the resources analyzed, but coverage was undependable to say the least. Materials from government and other special interest groups seldom present issues from more than one perspective, and thus fail to provide students the analytical base necessary to make informed decisions

as citizens. The concept of "owning vs. renting", under consumer education, is very closely related to several of the contemporary issues, and was also significant by its absence from materials. Printed items dealing with the specific issues may be available from sources outside this survey. An enterprising teacher, intent on exposing students to the issues, may be able to obtain printed items from these other sources. It is a lamentable fact, however, that the resources used by most teachers do not cover the issues.

Dearth of materials for special audiences and emerging issues. Very few materials for slow learners or low reading abilities were available from any of the sources contacted. Consumer education in particular has been hailed as a practical subject, and both consumer and economic education are undoubtedly essential for those students who will face unusual hardships in the marketplace. Materials must be sought out or developed for the special needs of these students in order to prepare them for adult life. The special programs throughout the country which serve those students could but probably do not provide these materials. If such materials are available, they should be added to those collected from other sources and for other audiences.

Only printed materials were collected and examined for purposes of this study. In order to meet the needs of all audiences and programs, audio-visual materials should be added to the collection and analyzed for content in relation to the model. Audio-visual materials are one means of reaching students with low reading abilities as well as adding variety and interest for all students.

If K-12 materials continue to exclude "retirement" and "estate planning", educators must reach adults on these topics. Thus materials are needed for mature consumers for use in continuing education and/or community programs. Materials for these audiences were not particularly sought for purposes of this project. Such materials must be identified collected, analyzed, and included in the cross-reference and resource center. These materials should appeal to adult interests, but should be written at a variety of reading levels.

This discussion of needed activities and materials is not intended to be exhaustive. It is, rather, an attempt to point out some major areas of need and to stimulate others to reach beyond tradition in seeking new ways to approach both economic and consumer education.

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APPENDIX A

Panel Biographies

Barbara R. Bergman (Professor of Economics, The University of Maryland) represents the interests of economic educators. Dr. Bergman is a respected professor, economist, and government consultant, and has authored numerous articles on subjects including unemployment, pension reform, and the economic impact of discrimination against women and blacks. She holds a Ph.D. from Harvard and has worked at Brookings Institution, at the State Department as a senior advisor for AID, and for the Council of Economic Advisors under President Kennedy.

Flossie M. Byrd (Professor and Dean, College of Home Economics, Prairie View A&M University) represents family educators. Dr. Byrd is a noted educator, researcher, administrator, and leader in home economics, and has authored articles on human development with emphasis on the special educational needs of disadvantaged youths. She holds a Ph.D. from Cornell and has worked as an educator at the secondary and college levels.

Anne G. Draper (Economist, Department of Research, AFL-CIO) represents the economic interests of labor. Ms. Draper holds an A.B. degree in economics from Smith College and has worked for the National War Labor Board, for the Office of Price Administration, for the Bureau of Old-Age and Survivors Insurance, and is presently with the AFL-CIO. Her duties include analysis of economic issues, plus preparation of special materials on consumer issues. She presently serves as advisor to the Department of Labor, Labor Research Advisory Council; the Bureau of Census, Advisory Committee on Population Statistics; and the Consumer Advisory Council of the Board of Governors of the Federal Reserve System.

Allen O. Felix (Director of Education, New York Stock Exchange) represents the economic interests of business. Dr. Felix has served as an educator, school administrator, and researcher. He holds a Ph.D. from Teachers College, Columbia University, where he also worked as a research associate and assistant professor before joining the staff of the New York Stock Exchange.

Robert O. Herrmann (Professor of Agricultural Economics, The Pennsylvania State University) represents consumer economists. Dr. Herrmann is the co-author of a widely-used secondary consumer education text as well as the author of numerous articles on consumerism and consumption practices. He holds a Ph.D. from Michigan State University, currently serves on the Board of Directors of Consumers Union, and has held several offices in the American Council on Consumer Interests, presently serving as editor-elect of the Journal of Consumer Affairs.

Roberta M. Madden (Director, Consumer Protection Center of Baton Rouge) represents consumer activists. Ms. Madden is active in issues affecting consumers, women, children and the elderly. She holds a Bachelor's degree from Ohio University and uses her editorial journalism background to reach consumers through a newsletter. Under her direction, the Consumer Protection Center is actively involved in working with the local school programs.

Daniel B. Taylor (State Superintendent of Free Schools, West Virginia) represents education administrators. Dr. Taylor is a respected educator and administrator, with teaching experience at the junior and senior high school levels. He holds an Ed.D from West Virginia University. Dr. Taylor is President-elect of the Chief State School Officers and serves on the West Virginia Board of Regents, the Educational Broadcasting Authority, the West Virginia Commissions on Aging and on Mental Retardation, and the Early Childhood Task Force of the Education Commission of the States.

APPENDIX B

A Model of Consumer and Economic Education, K-12

The following pages present, in detail, the concepts included in the model.

The double underlining indicates that the concept was voted one of the most necessary for consumer education and/or economic education.

The columns to the left convey the desired placement of concepts into consumer education and/or economic education. If both columns are noted, the concept was felt to be a part of both subjects and considered to be in the interface. The letter used to designate placement indicates the extent of agreement on that placement, i.e., '0' represents consensus (instances in which all reviewers agreed that a concept should be placed in consumer education, in economic education, or in the interface) and 'X' represents majority opinion (instances in which at least four of the seven reviewers agreed on placement). Minority opinions are not reported here, but will be included in the final report.

Placement EEd	Placement CEd	
		RESOURCES
0	0	Factors of production (natural resources, capital resources, human resources and time)
X	0	Consumer resources (human resources, non-human resources, time, and public goods and services)
0	0	Nature of resources as scarce, useful, and recognized
X	X	Resource conservation (to permit regeneration over time, as delayed consumption, and as waste avoidance)
X	X	Resources as determinants of consumer and producer behavior
0	X	Resource substitution as a means of mazimization (replacing one resource with another as prices change)
X		Complementary nature of resources as a constraint in use (i.e., resources which must be used together)
0		Resource immobility (as a malfunction of the economic system and as a constraint in use of resources)
		DETERMINANTS OF FINANCIAL RESOURCES
0	0	Sources of financial resources
0	0	a. gifts
0	0	b. dividends
0	0	c. interest, rent, insurance and pensions
0	0	d. profits, salary/wages, credit and savings
0	0	e. transfer payments (G.I. benefits, Social Security, welfare, etc.)
X	0	Taxation as a demand on income (resource constraint)
0	0	Real income as purchasing power
X	0	Psychic income as satisfactions realized

Placement EEd	Placement CEd	
		CONSUMER DECISION PROCESS
X	X	Values
	X	a. as impetus for consumer behavior
	X	b. value clarification
	X	Goals as value-based objectives for consumer decision making
X	0	Goal conflict
X	X	Needs and wants
X	0	Resource constraints as limitations to progress that consumers can make toward goals (psychological and environmental influences, information acquisition and use, life cycle stages, lifestyle, net worth)
	X	Utility = satisfaction
0	0	Optimization = decision-making - the need for consumers to choose the optimal solution to obtain the most from resources
X	X	Demand as a reflection of consumer optimization
		Advertising
	X	a. as a source of consumer information
X	X	b. as an influence on consumer behavior
	X	Lifestyle as a reflection of consumer choices and consumption
	X	Decision-making as an approach for allocating scarce resources to unlimited demands
	X	Consumer surplus as the difference between satisfactions realized and costs incurred in consumption decisions
		CONSUMER RESOURCE MANAGEMENT
X	0	Planning as a means of facilitating economical resource use (goal achievement)
X	X	Opportunity cost as a way of assessing foregone alternatives
	0	Sources of information for future financial decisions (financial records and net worth statements)
	0	Budgets as plans for use of financial resources (flexibility, evaluating the mix of durable and non-durable goods, etc.)
X	0	Financial security as the ability to maintain one's standard of living
	X	Borrowing as use of future resources for current consumption
	0	a. (credit ratings/credit bureaus, cost comparisons/annual percentage rate, credit types and sources, credit contracts, equal credit opportunity, and advantages/disadvantages)
	X	b. credit regulation (usury laws, disclosures, etc.)
X	0	c. debt consolidation, bankruptcy, Ch. 13, repossession, etc.

Placement EEd	Placement CEd	
0	0	Savings as delayed consumption
X	0	Investing as consumers (in durable goods, in financial markets, in human capital, and risk as a factor)
0	0	Effect of inflation on borrowing, saving, and investing
	X	Owning vs. renting as a means of obtaining goods and services (for budgeting flexibility and appreciation vs. depreciation)
	0	Retirement (planning as a means of providing financial security and as a drain on savings)
	X	Estate planning as a means of transferring wealth (wills, inheritance laws, and tax management)
X	0	Insurance as risk sharing
	0	a. assessing family needs
	0	b. types
	X	Tax planning (methods of minimizing tax liability and filing procedures)
X	0	Public goods and services as resources which may be utilized without direct cost to the family
		Buymanship
	0	a. shopping skills as a means of improving resource use
	0	b. buying products and services
	0	c. consumer information (sources of information and methods of evaluating)

PRODUCTION

X		Behavior maximization options (e.g. profits, output, etc.)
X		Resource constraints which limit the progress that producers can make toward maximization
X		Diminishing marginal product and economies of scale as condition which create the need for careful decision-making among resource mixes (labor demand and investment demand)
X		Optimization = decision-making: the need for producers to choose the optimal solution to obtain the most from resources
0		Supply as a reflection of producer decision-making
0		Productivity as a measure of output per unit input
0		Specialization/division of labor/comparative advantage
X	X	Forms of business organization

Placement EEd	Placement CEd	
		LABOR
X		Optimization = decision-making: the need for workers to make the optimal choice Re: the amount of work necessary to achieve their personal goals
0	X	Factors limiting a workers' choice (e.g., societal demand that one achieve basic needs through one's own efforts, lack of employment opportunity, etc.)
0	X	Labor supply as a reflection of worker optimization (time constraint, psychic factors, ability, immobility, etc.)
X		Causes of labor immobility (lack of information, market rigidities, union effects, employer effects (e.g., the fashioning of pension plans to encourage long service), expense of mobilization and cartels)
X		Labor demand (as a reflection of producers' willingness to hire, e.g. automation at the macro and micro levels, imports and exports, tariffs, quotas; as a reflection of general level of economic activity)
		Role of Unions
0	X	a. impact on levels and standard of living (strikes, escalator clauses, contracts, etc.)
0		b. collective bargaining
		MARKETS
0	X	Markets as settings in which consumers and producers exchange goods and services in pursuit of their respective goals
0	X	Prices as resource allocators which emerge from the exchanging between buyers and sellers in markets
0	X	U.S. economy as a mixed economy
0	X	a. free enterprise as a value
0	0	b. conditions which modify the free enterprise concept (e.g. minimum wage, wage-price controls, union contracts, fair trade, market orders, monopoly & oligopoly pricing, public utility pricing, non-price competition, etc.)
0	X	Market system as a set of interacting markets determining prices
X		Types of market structures (of producers and consumers)
X	X	Differences between consumer markets and producer markets
0		Methods of controlling and influencing specific markets
0	X	a. competition or lack of (anti-trust violations, effects and remedies)
X	0	b. information (truth-in-lending and -savings, required label, information, ad substantiation, etc.)
X	X	c. standard setting (minimum requirements on product safety, durability, grading, etc.)

Placement EEd	Placement CEd	
		INTERNATIONAL TRADE
X	X	International trade as a source of variety and competition to domestic producers and therefore as a force for lower prices
X		Comparative advantage
0		Exchange rates
X		Collusion/cartels
0	X	Tariffs
0		Balance of trade
0		Balance of payments
X		International Monetary Fund and World Bank as international financiers
		GOVERNMENTAL INTERVENTION AND CONTROL OF MARKETS
0	X	Methods (taxation, regulation, tariffs, production, and monetary fiscal policy)
0	X	Objectives (stabilization, redistribution, provision of public provision of public goods and services)
X	X	Value dilemmas of society - to what extent should there be governmental intervention
X		Measures of stabilization
0		a. Gross National Product (as a reflection of standard of consumption, components and the effect of excluding barter and household production, and circular flow of money as representation of GNP)
0	X	b. Consumer Price Index/Wholesale Price Index
0	0	Failures of stabilization (inflation and the effect of consumer and producer expectations, recession, depression, and unemployment
0	X	Measures to correct failures
0		a. monetary policy and tools of monetary policy
0	X	b. money as a medium of exchange
0	X	c. banks as producers (i.e. suppliers of money)
X	X	d. Federal Reserve System as the regulator of banks and therefore of the amount of money extant
0	X	e. fiscal policy and tools of fiscal policy
0		f. the multiplier
0	X	**COMPARATIVE ECONOMIC SYSTEMS**
X		**ECONOMIC HISTORY**

Placement EEd	Placement CEd	
		CONTEMPORARY SOCIAL ISSUES
0	0	Pollution/environmental balance
0	X	Poverty (including foodstamps)
0	X	Unemployment/the unemployables
X	X	Distribution of food
0	X	Development and economic growth (no-growth policies)
X		War/defense
0	0	Aging/public policy (Social Security, mandatory retirement, etc.)
X		Rural/farm (economics of agriculture and government programs relating to)
		Urban/city
X	X	a. city formation and suburban sprawl
0	X	b. taxes/financing, ghetto, and land use/zoning
X	X	Energy (rate making and government policy or lack of)
X	0	Housing supply and pricing
		Discrimination
		CONSUMER INTERESTS
X	0	Role of government in protecting consumer interests (regulatory agencies with consumer protection function, and consumer legal protection)
	X	Consumer rights and responsibilities
	0	a. Expressing satisfaction and dissatisfaction (how to complain and get results)
	X	b. Redress as a consumer right
	X	c. Concern for ecology as a consumer responsibility (energy, pollution, non-consumption)
	X	d. Citizenship as a consumer responsibility
	0	e. Consumer's role in public hearings
	X	Role of business and advertising
	X	Value (or lack of) of dollar votes
	0	Pricing (e.g., brand-name pricing, deceptive pricing, unit pricing, unreliable relationship between value and price in consumer markets)
	0	Effect of technology on consumer choices (consumer product safety, quality, and performance, and complexity)
X	0	Rise and impact of consumerism
	X	a. Individual efforts
	0	b. group efforts (consumer movement compared to labor movement and civil rights movement)
	X	Consumer advocacy